

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-14571
Jeffrey E. Newton Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: December 29, 2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/MR Initial Debtor: /s/JN Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ 60.00 per month to the Chapter 13 Trustee, starting on January 1, 2022 for approximately 15 months. Debtor has paid \$1,436.69 to date to the Trustee.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance Corporation:	2016 Nissan Altima	Unknown	Unknown

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

MidFirst Bank: payments on debtor's residence - account brought current with proceeds from personal injury settlement

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 3,600.00 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Expenses
- 3) Priority Claims
- 4) Secured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: March 18, 2020.

Explain below **why** the plan is being modified:

To reduce length of plan to 36 months and reflect that the 2016 Nissan Altima has been surrendered

Explain below **how** the plan is being modified:

To reduce length of plan to 36 months and reflect that the 2016 Nissan Altima has been surrendered

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 29, 2021

/s/ Jeffrey E. Newton
Debtor

Date: _____

/s/
Joint Debtor

Date: December 29, 2021

/s/ Moshe Rothenberg, Esq.
Attorney for Debtor(s)

In re:
Jeffrey E Newton
Debtor

Case No. 20-14571-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 29, 2021

User: admin
Form ID: pdf901

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey E Newton, 1021 Buckshutem Road, Bridgeton, NJ 08302-3127
aty	+ Michael T. Novick, Law Office of Milton W. Brown, 38 North Broad Street, Woodbury, NJ 08096-4698
518768880	Eagles Trace Owners Management, PO Box 1227, Harrisonburg, VA 22803-1227
518803676	+ Figi's Gifts, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518768883	First Premier bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518931077	++++ MIDFIRST BANK, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court:, MIDFIRST BANK, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
518768885	Meridian Financial, 1636 Hendersonville Rd Ste 135, Asheville, NC 28803-3057
518781606	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
518768887	Nationstar, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518809187	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
518768889	Radius Global Solutions, 7831 Glenroy Rd Ste 250-A, Minneapolis, MN 55439-3132

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 29 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnnotifications@creditacceptance.com	Dec 29 2021 20:21:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
518768877	Email/Text: ebnnotifications@creditacceptance.com	Dec 29 2021 20:21:00	Credit Acceptance, 25505 W 12 Mile Rd, Southfield, MI 48034-1846
518768874	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2021 20:26:52	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
518768875	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 29 2021 20:21:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
518803682	+ Email/Text: bankruptcy@sccompanies.com	Dec 29 2021 20:21:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518768876	Email/Text: bankruptcy@credencerm.com	Dec 29 2021 20:21:00	Credence Resource Managememt, PO Box 2300, Southgate, MI 48195-4300
518768878	Email/Text: clientservices@credit-control.com	Dec 29 2021 20:21:00	Credit Control LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
518803680	+ Email/Text: bankruptcy@sccompanies.com	Dec 29 2021 20:21:00	Dr Leonards Shop Now, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518768879	Email/Text: bankruptcy@sccompanies.com		

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User: admin

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		Dec 29 2021 20:21:00	Dr Leonards/Carol Wright, 1515 S 21st St, Clinton, IA 52732-6676
518768881	Email/Text: bknotice@ercbpo.com		
		Dec 29 2021 20:21:00	Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
518803672	+ Email/Text: bankruptcy@sccompanies.com		
		Dec 29 2021 20:21:00	Figi's Gallery, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518768882	Email/Text: bankruptcy@sccompanies.com		
		Dec 29 2021 20:21:00	Figis, PO Box 77001, Madison, WI 53707-1001
518768883	Email/PDF: ais.fpc.ebn@aisinfo.com		
		Dec 29 2021 20:26:47	First Premier bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518768884	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Dec 29 2021 20:21:00	Genesis card Services, PO Box 23039, Columbus, GA 31902-3039
518824793	Email/Text: JCAP_BNC_Notices@jcap.com		
		Dec 29 2021 20:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518779089	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 29 2021 20:26:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518795399	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 29 2021 20:26:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518899848	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Dec 29 2021 20:26:57	MidFirst Bank, Bankruptcy Dept., 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Dept. 73118-6051
518899847	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Dec 29 2021 20:26:57	MidFirst Bank, Bankruptcy Dept., 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518768886	Email/Text: bankruptcy@sccompanies.com		
		Dec 29 2021 20:21:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
518803684	+ Email/Text: bankruptcy@sccompanies.com		
		Dec 29 2021 20:21:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518768888	Email/Text: banko@preferredcredit.com		
		Dec 29 2021 20:21:00	Preferred Credit, PO Box 1679, Saint Cloud, MN 56302-1679
518840212	Email/Text: bnc-quantum@quantum3group.com		
		Dec 29 2021 20:21:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
518805347	Email/Text: bnc-quantum@quantum3group.com		
		Dec 29 2021 20:21:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
518768890	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 29 2021 20:26:48	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
518803674	+ Email/Text: bankruptcy@sccompanies.com		
		Dec 29 2021 20:21:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518803678	+ Email/Text: bankruptcy@sccompanies.com		
		Dec 29 2021 20:21:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518770609	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 29 2021 20:26:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518768891	Email/Text: bankruptcy@sccompanies.com		
		Dec 29 2021 20:21:00	The Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
518768892	Email/Text: bnc-bluestem@quantum3group.com		
		Dec 29 2021 20:21:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-1

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preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Lynn Therese Nolan	on behalf of Creditor MIDFIRST BANK ecfnofices@grosspolowy.com lnolan@grosspolowy.com
Moshe Rothenberg	on behalf of Debtor Jeffrey E Newton moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9